

# NATIONAL REVIEW

## Conservative Repeal and Replace Is Here

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House Republicans are offering America a better way to reform our broken health-care system.

Our health-care system is broken. It was inefficient before Obamacare, and Obamacare's Washington-knows-best-mandates made it many times worse. The American people have suffered as a result. We can't return to the pre-Obamacare status quo, because Americans need more access to health care. But we also can't leave the American people tied to a sinking Obamacare ship, forced to face higher annual premiums and fewer provider choices.

We need relief based on clear principles: Government shouldn't dictate our health-care choices, health care should be driven by market principles, and we must help those who truly need our help.

This week, House Republicans introduced legislation rooted in those principles. Our market-driven, patient-centered reforms offer relief from Obamacare, providing a stable transition to a new and reformed health-care system. Big problems require big fixes, so we'll take this opportunity to lay out clearly what our repeal-and-replace legislation does and why.

Our plan dismantles Obamacare just as promised and gets rid of the individual mandate. Washington has no right to tell the American people what products it must buy. Such policies are a fundamental affront to our basic freedom, and they have no place in our country.

Our plan provides massive tax relief and stops the growth in health-care costs. As repeatedly proven by history, free markets and fair competition produce lower costs. By removing Washington impositions such as the medical-device tax and health-insurance taxes, we'll enable the marketplace to produce higher-quality care for consumers.

Our plan nearly doubles the amount of money people can contribute to market-friendly Health Savings Accounts (HSAs) and makes them more flexible, so people can use them to purchase things they actually need, like over-the-counter medications.

Our plan blocks federal funds from going to abortion providers, such as Planned Parenthood, ensuring that health-care funds are used to save lives rather than to destroy them.

Our plan stops insurance companies from kicking people off their coverage for getting sick, and ensures that people with pre-existing conditions won't be denied insurance. As long as people continue to enroll in an insurance plan, they will never be denied coverage.

Our plan returns power to the states with the biggest entitlement reform in a generation. It puts Medicaid on a budget, ending the program's open-ended funding, focusing funds on those most in need, and proving that entitlements aren't a third rail — they can be reformed and made solvent for future generations. What's more, as we scale back Obamacare's Medicaid expansion, we won't punish those who got insurance through Medicaid under Obamacare. The federal government will continue to pay the same rate as before for every person still on Medicaid as long as he or she remains eligible for the program.

Finally, our plan gives all Americans some tax relief. As of now, workers who receive health insurance from their employers benefit through a tax exclusion: The money both employer and employee use to pay for their health insurance is untaxed. Similarly, Americans who are enrolled in government health-care programs benefit from the direct spending of taxpayer dollars. But those Americans who do not get their health care from a government program or through their employers receive neither benefit. Our plan rectifies this unfairness by offering tax credits and expanded HSAs to help these Americans purchase the coverage they choose.

Repealing and replacing Obamacare with this plan offers the American people freedom, protection, and compassion. Obamacare is on its way out, and we say good riddance. The health-care reform people truly need has been introduced. In the weeks to come Congress will give this measure a fair hearing and, ultimately, the vote that Americans deserve and have been waiting for.

— Kevin McCarthy (R., Calif.) is the House majority leader. Diane Black (R., Tenn.) is the chairman of the House Budget Committee.

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